

ST. GEORGES BANK & COMPANY, INC.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(15,556.10)	(21.64%)	71,898.01	51,147.05	47,074.04	40,173.89	58,708.52	37,159.44	50,302.05	63,054.72	48,398.27	54,653.60	36,462.42	56,347.09	56,341.91
Depositos Locales en Bancos	(3,062.18)	(20.66%)	14,820.89	10,214.30	13,075.96	13,450.94	18,133.20	11,091.49	13,716.98	23,993.00	14,573.91	15,067.54	11,061.32	14,308.93	11,758.71
A la Vista	(3,062.18)	(20.66%)	14,820.89	10,214.30	13,075.96	13,450.94	18,133.20	11,091.49	13,716.98	23,993.00	14,573.91	15,067.54	11,061.32	14,308.93	11,758.71
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(12,500.33)	(23.97%)	52,149.80	36,158.83	30,051.37	23,052.75	36,144.20	21,757.84	31,228.06	34,685.73	29,125.81	34,539.67	21,293.36	36,515.11	39,649.47
A la Vista	(9,400.13)	(19.16%)	49,049.60	33,058.63	26,951.18	19,910.31	33,001.76	21,757.84	31,228.06	34,685.73	29,125.81	34,539.67	21,293.36	36,515.11	39,649.47
A Plazo	(3,100.20)	(100.00%)	3,100.20	3,100.20	3,100.20	3,142.44	3,142.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	6.41	0.13%	4,927.32	4,773.91	3,946.71	3,670.20	4,431.12	4,310.11	5,357.01	4,375.99	4,698.55	5,046.40	4,107.75	5,523.04	4,933.74
CARTERA CREDITICIA	27,241.83	2.09%	1,300,866.22	1,279,835.73	1,283,007.55	1,287,439.06	1,246,036.29	1,257,863.37	1,257,239.55	1,270,667.56	1,274,311.59	1,299,434.36	1,308,340.63	1,318,697.56	1,328,108.05
Locales	11,190.95	2.50%	446,765.81	445,890.77	446,555.38	448,258.29	444,197.59	443,166.17	438,684.65	445,810.53	451,449.01	453,790.19	458,010.94	454,180.97	457,956.76
Extranjero	15,393.24	1.75%	877,435.66	856,650.89	858,524.54	860,890.21	823,210.60	835,538.07	836,165.85	842,660.08	841,342.57	865,001.79	870,619.99	886,023.65	892,828.90
Menos Provisiones	(657.65)	(2.82%)	23,335.26	22,705.93	22,072.36	21,709.44	21,371.90	20,840.88	17,610.95	17,803.05	18,479.99	19,357.63	20,290.30	21,507.06	22,677.61
Locales	(386.39)	(1.79%)	21,550.24	20,970.52	20,315.38	19,918.43	19,718.19	19,158.87	16,040.45	16,216.77	16,885.50	17,592.41	18,543.88	19,806.42	21,163.85
Extranjero	(271.26)	(15.20%)	1,785.01	1,735.40	1,756.98	1,791.00	1,653.72	1,682.01	1,570.50	1,586.28	1,594.49	1,765.22	1,746.43	1,700.64	1,513.76
INVERSIONES EN VALORES	(69,321.74)	(15.31%)	452,776.86	451,028.32	449,817.23	446,783.61	442,719.49	422,650.66	420,031.22	418,105.66	415,931.39	410,803.09	409,882.18	409,739.31	383,455.12
Locales	(16,699.97)	(14.66%)	113,907.63	112,292.67	111,313.66	109,281.53	105,329.17	105,297.92	105,266.59	103,435.20	103,403.73	98,388.97	98,362.32	98,335.62	97,207.67
Extranjero	(52,587.66)	(15.50%)	339,363.39	339,285.48	339,039.43	337,965.32	337,864.81	317,792.06	315,217.67	315,053.86	312,933.57	312,842.82	311,968.22	311,858.75	286,775.72
Menos Provisiones	34.11	6.90%	494.16	549.82	535.86	463.23	474.49	439.32	453.05	383.40	405.91	428.70	448.37	455.05	528.27
Locales	65.31	22.44%	291.01	345.65	336.71	285.13	275.13	252.98	254.67	247.21	263.32	269.64	289.57	302.42	356.32
Extranjero	(31.20)	(15.36%)	203.15	204.17	199.15	178.10	199.36	186.33	198.38	136.18	142.59	159.06	158.80	152.63	171.95
OTROS ACTIVOS	4,932.76	5.53%	89,138.31	104,668.37	96,417.26	105,106.61	100,589.38	111,170.90	98,662.81	112,329.47	113,267.07	95,624.97	97,952.71	101,499.22	94,071.07
Locales	5,911.65	7.95%	74,360.78	74,501.66	77,480.93	84,616.71	81,545.56	80,457.06	85,187.86	83,554.62	83,107.16	85,384.12	84,431.66	87,008.32	80,272.44
Extranjero	(978.90)	(6.62%)	14,777.53	30,166.71	18,936.33	20,489.90	19,043.81	30,713.84	13,474.95	28,774.85	30,159.91	10,240.85	13,521.05	14,490.90	13,798.63
TOTAL DE ACTIVOS	(52,703.25)	(2.75%)	1,914,679.40	1,886,679.47	1,876,316.09	1,879,503.17	1,848,053.67	1,828,844.37	1,826,235.63	1,864,157.42	1,851,908.32	1,860,516.02	1,852,637.94	1,886,283.17	1,861,976.15
DEPOSITOS	(73,765.63)	(4.45%)	1,657,468.82	1,631,040.45	1,618,773.02	1,621,966.78	1,624,161.56	1,593,142.03	1,608,234.53	1,648,810.91	1,617,845.46	1,580,836.03	1,573,509.31	1,564,576.65	1,583,703.19
Locales	14,632.22	3.00%	487,381.13	503,322.53	501,147.62	492,631.25	539,507.31	521,222.41	527,207.21	562,545.69	544,395.35	502,733.58	484,585.80	488,660.96	502,013.35

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			2023 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	6,035.40	1.26%	478,897.18	482,621.44	494,294.37	490,223.26	501,760.53	485,547.78	491,737.89	484,065.02	480,807.68	477,975.03	466,436.38	477,815.49	484,932.58
A la Vista	(12,985.20)	(9.82%)	132,279.19	131,858.07	141,868.67	132,082.62	141,122.93	127,965.87	133,846.69	127,654.16	125,825.93	111,824.28	101,754.48	112,391.49	119,293.99
A Plazo	17,330.00	6.08%	285,173.35	290,604.87	293,095.12	292,267.48	298,272.32	297,869.47	297,205.30	297,306.14	296,725.05	308,441.27	306,741.29	305,071.86	302,503.35
De Ahorros	1,690.60	2.75%	61,444.64	60,158.50	59,330.58	65,873.17	62,365.28	59,712.44	60,685.89	59,104.72	58,256.70	57,709.48	57,940.62	60,352.14	63,135.23
De Bancos	8,596.82	101.33%	8,483.95	20,701.09	6,853.25	2,407.99	37,746.78	35,674.63	35,469.32	78,480.66	63,587.68	24,758.54	18,149.42	10,845.47	17,080.77
A la Vista	8,596.82	101.33%	8,483.95	20,701.09	6,853.25	2,407.99	37,746.78	35,674.63	35,469.32	78,480.66	63,587.68	24,758.54	15,149.42	10,845.47	17,080.77
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	0.00	0.00
Extranjero	(88,397.85)	(7.55%)	1,170,087.69	1,127,717.92	1,117,625.40	1,129,335.53	1,084,654.25	1,071,919.63	1,081,027.32	1,086,265.22	1,073,450.11	1,078,102.45	1,088,923.50	1,075,915.69	1,081,689.84
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(69,558.62)	(6.09%)	1,142,124.81	1,119,290.40	1,112,751.70	1,126,443.75	1,075,129.55	1,061,413.68	1,076,827.65	1,082,762.06	1,067,409.58	1,072,116.87	1,073,880.10	1,064,727.24	1,072,566.19
A la Vista	(22,373.22)	(16.28%)	137,409.18	132,803.63	124,914.62	133,280.45	122,752.51	111,790.25	111,668.03	121,604.60	114,648.59	110,808.19	108,226.39	107,378.79	115,035.96
A Plazo	(37,941.17)	(4.25%)	891,931.60	874,423.74	877,785.49	878,923.70	845,538.19	846,406.61	844,954.05	853,382.09	851,911.71	851,015.16	852,587.57	852,312.86	853,990.43
De Ahorros	(9,244.23)	(8.20%)	112,784.03	112,063.04	110,051.58	114,239.59	106,838.85	103,216.82	120,205.57	107,775.37	100,849.28	110,293.52	113,066.14	105,035.59	103,539.80
De Bancos	(18,839.23)	(67.37%)	27,962.88	8,427.51	4,873.70	2,891.78	9,524.70	10,505.94	4,199.67	3,503.16	6,040.53	5,985.58	15,043.41	11,188.45	9,123.65
A la Vista	(18,839.23)	(67.37%)	27,962.88	8,427.51	4,873.70	2,891.78	9,524.70	10,505.94	4,199.67	3,503.16	6,040.53	5,985.58	15,043.41	11,188.45	9,123.65
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(5,480.46)	(4.86%)	112,791.09	97,791.31	103,018.72	103,069.90	58,430.10	81,892.30	61,892.94	56,897.00	75,359.21	95,372.63	105,373.33	132,835.56	107,310.62
Locales	(576.92)	(7.69%)	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00	6,923.08
Extranjero	(4,903.54)	(4.66%)	105,291.09	90,291.31	95,518.72	95,569.90	50,930.10	74,392.30	54,392.94	49,397.00	67,859.21	87,872.63	97,873.33	125,335.56	100,387.55
OTROS PASIVOS	10,589.96	32.22%	32,871.22	45,769.32	42,115.40	41,496.00	52,084.52	39,820.72	41,601.91	43,146.28	42,677.24	67,740.70	46,791.90	61,667.88	43,461.18
Locales	9,756.57	44.21%	22,069.94	34,396.76	31,387.09	30,599.03	41,522.28	29,376.66	31,091.09	32,068.39	31,143.40	56,767.90	35,251.12	49,711.65	31,826.51
Extranjero	833.39	7.72%	10,801.28	11,372.55	10,728.31	10,896.97	10,562.24	10,444.06	10,510.82	11,077.89	11,533.84	10,972.80	11,540.78	11,956.22	11,634.67
PATRIMONIO	15,952.88	14.30%	111,548.27	112,078.39	112,408.95	112,970.49	113,377.48	113,989.32	114,506.25	115,303.23	116,026.41	116,566.67	126,963.40	127,203.09	127,501.15
Capital	10,000.00	14.18%	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00	80,500.00	80,500.00	80,500.00
Reservas de Capital	0.00	0.00%	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15	1,146.15
Otras Reservas	6,960.33	31.68%	21,969.48	21,991.53	21,937.09	23,200.72	23,173.52	23,147.81	25,090.65	25,053.41	25,049.58	27,380.59	26,771.18	27,098.04	28,929.81
Provisiones Dinámicas	6,057.78	71.00%	8,531.56	8,531.56	8,531.56	9,541.19	9,541.19	9,541.19	11,340.89	11,340.89	11,340.89	12,965.11	12,965.11	12,965.11	14,589.34
Otras Reservas	902.55	6.72%	13,437.92	13,459.97	13,405.53	13,659.53	13,632.33	13,606.62	13,749.76	13,712.52	13,708.70	14,415.48	13,806.06	14,132.93	14,340.47

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Utilidad de Periodos Anteriores	(3,934.55)	(26.65%)	14,762.82	17,768.40	17,822.83	16,559.21	16,586.41	16,612.12	14,667.43	14,704.67	14,708.50	12,377.49	12,986.90	12,660.04	10,828.26
Utilidad de Periodo	2,984.46	98.57%	3,027.63	531.58	849.10	1,400.13	1,817.81	2,426.19	2,941.80	3,796.80	4,510.92	5,062.90	5,465.12	5,720.50	6,012.09
Ganancia o Perdida en Valores Disponibles para la Venta	(57.36)	(40.34%)	142.19	140.74	153.78	164.29	153.60	157.05	160.23	102.21	111.26	99.55	94.05	78.36	84.84
PASIVO Y PATRIMONIO	(52,703.25)	(2.75%)	1,914,679.40	1,886,679.47	1,876,316.09	1,879,503.17	1,848,053.67	1,828,844.37	1,826,235.63	1,864,157.42	1,851,908.32	1,860,516.02	1,852,637.94	1,886,283.17	1,861,976.15